



> The Living Benefits of GUL

OFFERING YOUR CLIENTS PROTECTION AND FLEXIBILITY

The primary reason your clients purchase life insurance is to protect their loved ones in case the unexpected happens. What many don't realize is that a life insurance policy can also provide benefits while they are still alive.

GUL and GUL Plus come with the following living benefits, all at no additional charge. These features provide your clients with flexibility for whatever their future holds:

PEACE OF MIND

The most important living benefit a life insurance policy provides is peace of mind. Your clients can rest easier at night knowing that if they should die unexpectedly, their loved ones will have financial security.

ACCELERATED DEATH BENEFITS FOR TERMINAL ILLNESS

If the insured is diagnosed with a terminal illness and has a life expectancy of 12 months or less, this rider allows the client access to a portion of their death benefit early. The extra cash the client receives can provide a little more comfort during a difficult time.

ACCELERATED DEATH BENEFITS FOR CHRONIC ILLNESS

If the insured is unable to perform 2 of 6 Activities of Daily Living or has severe cognitive impairment, they also have an option to access to a portion of their death benefit early. This money can be used to help cover the rising costs of long-term care.

GUARANTEED REFUND OPTION

If the client no longer needs their life insurance coverage, the Guaranteed Refund Option rider provides the client with seven 60-day windows in which they can surrender their policy and receive their premiums back – up to 50 percent at the end of year 15 and up to 100 percent at the end of years 20, 21, 22, 23, 24 and 25.^{1,2} This money can be used to supplement retirement savings, purchase an income annuity, pay for long-term care insurance, invest in a vacation home or for any reason the client chooses.



Give me a call to talk about all of the benefits a GUL and GUL Plus policy can offer your clients.

¹ The Guaranteed Refund Option rider is not available for substandard or tobacco cases under age 50 or for substandard tables 5-16 at ages 50 and above. In order to remain eligible for the rider, the client must continue to make their required premium payments as defined in the rider.

² The refund amount is capped at 50 percent of the policy's lowest face amount and is reduced by any previous withdrawals and outstanding loans.